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## Bangladesh educates its women, but leaves many without jobs

MD ASADUZ ZAMAN

Bangladesh has made striking gains in educating its women. Universities and colleges now turn out more female graduates than ever before, nearly half of all students. But the labour market has failed to accommodate them, with female graduates nearly twice as likely to be unemployed as their male peers.

According to government data, females accounted for 47 percent of all public university graduates in 2023, up from just 14

### BY THE NUMBERS (As of 2024)

**JOBLESS RATES AMONG GRADUATES**  
**Female: 20.39%**  
**Male: 11.31%**  
**Overall: 13.54%**

### YOUTH UNEMPLOYMENT RATE AGED 15-29

**Female: 34%** | **Male: 26%**  
**Total unemployed graduates: nearly 9 lakh**



percent in 1973.

However, the 2024 Labour Force Survey (LFS) by the Bangladesh Bureau of Statistics show that the unemployment rate among female graduates stood at 20.39 percent, compared with 11.31 percent for their male counterparts.

The disparity is even sharper among the young. Among those aged 15 to 29, unemployment hits 34 percent for women, against 26 percent for men.

As Bangladesh observes International Women's Day

today under the theme "Leading the Change: Women Shaping a Sustainable Future," the gap between aspiration and opportunity remains glaring.

Analysts point to a lack of suitable job openings, inhospitable work environments, and entrenched social attitudes as the main culprits behind unemployment among women with higher education.

"Despite narrowing gender gaps in education, the labour market continues to present a starkly different reality for women," says Sayema Haque Bidisha, a professor of economics at the University of Dhaka.

She said even the official figures may

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## Bank deposit growth hits five-year high in 2025

STAR BUSINESS REPORT

Deposit growth in banks hit a five-year high at the end of December 2025 -- owing to a gradual recovery in confidence among savers.

Banks in the country recorded Tk 21 lakh crore in savings at the end of last year, which was 11.51 percent higher year-on-year, according to quarterly statistics of scheduled banks published by the Bangladesh Bank (BB).

With this growth, deposits in 61 banks crossed the Tk 20 lakh crore mark, the highest so far.

"It appears that people's confidence in banks is gradually being restored," said Md Mahiul Islam, deputy managing director at BRAC Bank.

But not all banks registered an increased flow of savings. The deposit surge is limited to some seven to eight banks, he said.

The BB data showed that private banks, including Islamic banks, accounted for 69.52 percent of the total deposits, followed by state banks and foreign banks.

In 2024, the growth of deposits in the banking sector slowed due to a confidence crisis centring on some banks that suffered from high loan irregularities and faced problems returning money to savers on demand, even though most banks offered high interest on savings.

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## MFS emerges as fast-growing remittance channel



SOHEL PARVEZ

Mobile financial services (MFS) are increasingly becoming a major channel for remittances sent by millions of Bangladeshis working abroad.

Remitters sent Tk 20,236 crore through MFS, excluding Nagad, in 2025, almost double the amount -- Tk 10,786 crore -- they sent home a year ago.

Bangladesh Bank (BB) data shows that MFS accounted for a small but growing portion of remittances transferred by Bangladeshis abroad. Roughly 90 percent of them work in the Middle East, especially in Saudi Arabia.

This situation would have been inconceivable seven years ago. In 2019, migrant workers sent \$18.3 billion or more than Tk 150,000 crore in remittances, out of which only Tk 315 crore came through MFS. Since then, remittances sent through MFS have grown 64 times, thanks to efforts by MFS providers, mainly bKash.

The country's largest MFS provider has been a pioneer in delivering remittances to the doorsteps of migrant workers' families. In 2025, these workers sent home \$33 billion, or over Tk 400,000 crore, in remittances.

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